

Information to identify the case:

Debtor 1	Thomas G Kramer	Social Security number or ITIN xxx-xx-9680
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Denise M Kramer	Social Security number or ITIN xxx-xx-9103
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-19605-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas G Kramer

Denise M Kramer

1/22/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Thomas G Kramer
Denise M Kramer
DebtorsCase No. 14-19605-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 30

Date Rcvd: Jan 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2020.

db/jdb +Thomas G Kramer, Denise M Kramer, 9 Kory Road, Newton, NJ 07860-2514
 cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +PNC Bank, National Association, c/o Jordan S. Blask, Esq., Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
 514903319 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514781608 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit Services, Processing Center, Des Moines, IA 503640500)
 514781611 +Northland Group, Inc., PO Box 390905, Minneapolis, MN 55439-0905
 514794988 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 514781612 +PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066
 515014543 +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 514795580 +United Telephone Company of New Jersey, Inc. d/b/a, CENTURYLINK BANKRUPTCY, 359 BERT KOUNS, SHREVEPORT, LA 71106-8124

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 23 2020 01:04:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 23 2020 01:04:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr E-mail/Text: bankruptcy.bnc@ditech.com Jan 23 2020 01:03:30
 Ditech Financial LLC f/k/a Green Tree Servicing LL, PO Box 6154, Rapid City, SD 57709-6154
 cr +E-mail/Text: bankruptcy.bnc@ditech.com Jan 23 2020 01:03:30
 Green Tree Servicing LLC, as authorized servicer f, P.O. Box 6154, Rapid City, SD 57709-6154
 514781600 EDI: BANKAMER.COM Jan 23 2020 05:18:00 BAC Home Loans Servicing, LP, PO Box 15222, Wilmington, DE 19886-5222
 514781601 EDI: BANKAMER.COM Jan 23 2020 05:18:00 Bank of America Mortgage, PO Box 26078, Greensboro, NC 27420
 514781603 EDI: CAPITALONE.COM Jan 23 2020 05:18:00 Capital One Bank USA, NA, PO Box 71083, Charlotte, NC 28272-1083
 514781604 E-mail/Text: bmg.bankruptcy@centurylink.com Jan 23 2020 01:04:15 Century Link, PO Box 1319, Charlotte, NC 28201-1319
 514819482 E-mail/Text: bankruptcy.bnc@ditech.com Jan 23 2020 01:03:30 Green Tree Servicing, LLC, PO BOX 0049, Palatine, IL 60055-0049
 514781605 E-mail/Text: bankruptcy.bnc@ditech.com Jan 23 2020 01:03:30 Greentree Mortgage, PO Box 6172, Rapid City, SD 57709-6172
 514781606 E-mail/Text: dleabankruptcy@hrblock.com Jan 23 2020 01:02:53 H&R Block, PO Box 677463, Dallas, TX 75267-7463
 514853782 +E-mail/Text: dleabankruptcy@hrblock.com Jan 23 2020 01:02:53 H&R Block, PO Box 10121, Kansas City, MO 64171-0121
 514781609 +EDI: IIC9.COM Jan 23 2020 05:18:00 IC System Inc, PO Box 64378, Saint Paul, MN 55164-0378
 514781610 +EDI: LTDFINANCIAL.COM Jan 23 2020 05:18:00 LTD Financial Services, L.P., 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
 515048142 EDI: PRA.COM Jan 23 2020 05:18:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
 514836120 EDI: DRIV.COM Jan 23 2020 05:18:00 Santander Consumer USA, P.O. Box 560284, Dallas, TX 75356-0284
 514781613 +EDI: URSI.COM Jan 23 2020 05:18:00 United Recovery Systems, 5800 North Course Drive, Houston, TX 77072-1613
 518355307 EDI: WFFC.COM Jan 23 2020 05:18:00 Wells Fargo Bank NA, PO Box 660041, Dallas, TX 75266-0041
 514877780 EDI: WFFC.COM Jan 23 2020 05:18:00 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
 514781614 EDI: WFFC.COM Jan 23 2020 05:18:00 Wells Fargo Financial Cards, PO Box 660041, Dallas, TX 75266-0041

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
 518579535* +Thomas G. Kramer, 9 Kory Road, Newton, NJ 07860-2514
 514781602 ##+Buckley Nadole PC, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
 514781607 ##+Hackettstown Diagnostics Imaging, 254B Mountian Avenue, Suite 102, Hackettstown, NJ 07840-2413

TOTALS: 1, * 1, ## 2

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 30

Date Rcvd: Jan 22, 2020

***** BYPASSED RECIPIENTS (continued) *****

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Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Brian E Caine on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWHEQ INC., HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-S3 bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Joan Sirkis Warren on behalf of Debtor Thomas G Kramer joan@joanlaverylaw.com
Joan Sirkis Warren on behalf of Joint Debtor Denise M Kramer joan@joanlaverylaw.com
Jordan Seth Blask on behalf of Creditor PNC Bank, National Association jblask@tuckerlaw.com, agilbert@tuckerlaw.com
Marie-Ann Greenberg magecf@magnettrustee.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmllawgroup.com
Robert P. Saltzman on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC dnj@pbslaw.org
Robert P. Saltzman on behalf of Creditor Green Tree Servicing LLC, as authorized servicer for Fannie Mae, as owner and holder of account/contract originated by CountryWide Home Loans, Inc. dnj@pbslaw.org

TOTAL: 10